

## Final Project Report\_ template as of July 2016

## FINAL PROJECT REPORT (FPR)

PROJECT INFORMATION AND RESOURCES	
Project ID:	00125773
Output ID:	00121117
Project Title:	Adaptable Digitally Enabled Post-Crisis Transformation (ADEPT) Project (COVID-19 Pasig City)
Implementing Partner:	United Nations Development Programme (UNDP)
Donors:	LGU Pasig City and United Nations Development Programme (UNDP)

Project Starting date		Project completion date	
Originally planned	Actual	Originally planned	Actual
May 1, 2020	May 1, 2020	October 30, 2020	October 30, 2020

Total Budget	Original Budget (US\$)	Latest Signed Revision (US\$)
	333,039.94	333,039.94

Total Expenditures	(US\$)
	290,483.00

Resources	Donor	Amount
	Pasig City LGU	USD 63, 631.01
	RRF	USD 267,500.00

## PURPOSE OF THE PROJECT

As part of the immediate COVID-19 response, some national government agencies (NGAs) and local government units (LGUs) are implementing household cash transfer programs and providing support to micro-, small- and medium-sized (MSMEs) that entails disbursing funds to millions of identified households and businesses within a very short period of time. However, traditional cash- and paper-based systems lead to delays and an increased risk of corruption. In addition, many poorer households and MSMEs still lack access to formal financial services. As a result, NGAs and LGUs are exploring alternative means for funds to reach beneficiaries in a more timely, efficient, and transparent manner. Digital financial services (DFS) offer one way by which funds can be disbursed faster, more securely and with greater transparency, and can also enable previously unbanked or underbanked households and MSMEs to benefit from access to DFS.

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The large-scale cash transfer and MSME support programs being implemented as part of the COVID-19 response offer an opportunity to test and potentially scale up the use and application of DFS in government and also promote greater financial inclusion among poorer households and MSMEs. For example, at the national level, the Department of Social Welfare and Development (DSWD) is implementing a Php 270 billion (US\$5.3 billion) Social Amelioration Program that provides up to Php 5,000-8,000 (US\$100-150) per month for two months to 18 million identified families. At the local level, many LGUs are establishing their own cash transfer programs to provide supplementary support to those not covered by DSWD's program. For example, in Pasig City, the administration has committed to providing additional relief payments to 167,000 families.

The ADEPT Project will test the core components of an end-to-end digital solution for household cash transfers that can be offered to a range of NGAs and LGUs that are interested in using DFS in both rural and urban contexts.

## 1. CONTRIBUTION TO THE PFSD and CPD OUTCOMES and OUTPUTS:

### PFSD 2019-2023 and UNDP 2019-2023 Country Programme Outcome

The most marginalized, vulnerable and at-risk people and citizen groups including those badly affected by the impact of COVID-19 focusing on vulnerable communities including women, lesbian, gay, bisexual, transgender, and queer (LGBTQ) and Persons with Disabilities (PWDs).

### PFSD 2019 – 2023 and UNDP 2019-2023 Country Programme Indicators

#### 1.1.3 Number of people accessing essential public services with UNDP assistance

The ADEPT Project was able to reach and trained 763 individuals on Financial Mobile Money Literacy (FMML). It may well be considered an overwhelming contribution to the LGU Pasig City, given that only 400 beneficiaries are to be registered in the disbursement of SSAP through GCash. The project provided FMML beyond the target beneficiaries and covered the following:

- 506 female and 257 male beneficiaries,
- 227 Senior Citizens,
- 5 PWDs
- 55 Ips

The LGU Pasig City LCE office was grateful that beneficiaries not part of the DSWD SAP program were able to receive the city program's SSAP through the ADEPT Project in partnership with UNDP.

**Progress towards achieving the Outcome** [A brief analysis of the status of the situation and any observed change(s) made possible by the project contribution, at a higher development result level. Make reference to the applicable MDGs or PDP goals/targets ]

Rating:

Positive change

Negative change

Unchanged

**Achievements at the Output level:**

*The contributions to the achievement of the correspondent Outcome by the Project were made possible through for instance the following results accomplished at each Output level. Use project document, Annual Work Plan and Integrated Work Plan (IWP) as reference documents*

**Output 1****Beneficiaries registered for mobile wallet accounts and trained**

Assistance for identified at-risk beneficiaries including women, LGBTQ and PWDs started with the mandatory financial and mobile money literacy (FMML) training, which took place immediately before the registration and application for mobile money accounts. This component involved adjusting existing FMML training materials and approaches to ensure effective communication to beneficiaries of key learning outcomes, including the benefits of having formal (and ideally interest-bearing) savings, understanding options for using digital money without having to cash out, understanding how to use a mobile phone to manage financial accounts and other services, and understanding the value of developing a financial footprint for improving personal creditworthiness. This component started with the training of trainers for the FMML training. The quality of these trainings was verified by the quality assurance staff. The intention was to deliver the FMML training online; however, due to the extremely short implementation period of the initial phase of the project, trainings were conducted face-to-face, while ensuring all physical distancing norms were met and all project participants were provided access to adequate personal protective equipment. Training of trainers also included module on COVID-19 infection prevention and control (IPC) training.

Total of 397 (99.25%) beneficiaries of the target 400 were registered to the mobile wallet. Seven (7) beneficiaries received SSAP through direct cash pay-out. They are disaggregated as:

- 246 female and 158 male beneficiaries.
- 82 Senior Citizens
- 2 IPs

Rating:


Not achieved

Partially achieved

Fully achieved

**Output 2****Digital money transfers received and utilized by beneficiaries**

After the beneficiary training and validation/registration has taken place, Pasig City government consolidated this information and sent the list of names, phone numbers and payment amounts (not the full KYC data, only elements that are commonly available, and thus allowable under the Data Privacy Act) to UNDP, in order for UNDP to make payments to the validated beneficiaries. UNDP verified the accuracy of beneficiary mobile/account numbers to eliminate duplication of phone numbers and payments. UNDP then processed the disbursements to the mobile accounts of all the beneficiaries listed. Payments were disbursed within 24 hours when the payment order was made. The beneficiaries then received text messages informing them that their payment has been received.

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Beneficiaries can use their money digitally in a large number of retail or wholesale outlets who accept mobile money (of particular relevance in the current pandemic, digital money also facilitates remote purchasing and home delivery), or they can make digital payments to others (fee-free if it is to another mobile money account of the same provider).

The project augmented the number of options beneficiaries had on their mobile payments. Contrarily to the current options offered to most beneficiaries, the mobile wallets opened for the participants were transactional, meaning that funds need not be withdrawn within a certain time frame, and those funds could be used in a number of ways. For many beneficiaries, this would be the first opportunity to keep their savings in a safe and formal financial institution, and possibly also earn interest on those savings. The decreased risk of theft, loss or impulse spending would all help those deposits to grow and enhance long-term resilience to external shocks.

Rating:

Not achieved

Partially achieved

Fully achieved

### **Output 3**

#### **Scalable digital finance model demonstrated**

As an instrument for promoting greater resilience to external shocks, the project aimed to demonstrate the core elements of an end-to-end model which offers an expeditious, effective and efficient means of enabling rapid post-crisis/disaster cash transfers and strengthening financial inclusion. The model was designed to enable replication and scaling up in other contexts, such as in other NGAs, LGUs or for different types of programs.

A rigorous evaluation framework was designed for the project that included quantitative and qualitative analysis that would form the design of the model and ensure that the lessons from the Pasig pilot are fully internalized in any future design. The software systems of MMOs allowed quick and easy reporting on how beneficiaries were using their accounts and their mobile money.

For UNDP, the project would also contribute important additional experience to the small number of cases where the organization has been involved in intermediating between government agencies, private sector mobile money operators, and different groups of beneficiaries in establishing digital money accounts together with FMML training.

Rating:

Not achieved

Partially achieved

Fully achieved

### **Output 4**

#### **Project Management**

Given the need to immediately implement the Pilot, the Project mobilized its current pool of staff and volunteers from fixed- term and service contract holders from different teams in the CO (Ad

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interim PM, and project officer and assistant, CTA, larger CO ADEPT Team). Around 20 volunteers from the CO took part in the fieldwork requirement of the project.

A developer was also contracted to develop a web-based platform for KYC data collection, which was used during onsite validation. The tool was further enhanced to support the distribution of Supplemental SAP to beneficiaries residing in condominiums by allowing for massive, self-administered submission of KYC enrollment and documentary requirements.

Rating:

Not achieved

Partially achieved

Fully achieved

## 2. RESULTS AND RESOURCES

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<b>Outputs and indicators</b> <i>(as per the signed Annual Work Plans)</i>	<b>Key activities planned during the reporting period</b> <i>(as per ProDoc or signed Annual Work Plans)</i>	<b>Budget</b> <i>(as per ProDoc or signed Annual Work Plans)</i>	<b>Expenditures</b> <i>(The final expenditure figures should match the final CDR)</i>	<b>Progress towards results (towards achieving outputs and targets achieved against indicators)</b>	<b>Reasons for deviations, if any</b>
<b>Output 1. Beneficiaries registered for mobile wallet accounts and trained</b>					
Number of beneficiaries trained on financial and mobile money literacy	Design and conduct financial & mobile money literacy trainings for beneficiaries, incl. oversight, and health & safety protocols	USD 20,616.00	USD 32,909.09	Output target was achieved: 100% <ul style="list-style-type: none"> <li>• 716 out of the 400 (target) beneficiaries participated in the financial and mobile money literacy training conducted.</li> <li>• This activity covered the procurement of Individual Consultants for the FMML training:               <ol style="list-style-type: none"> <li>1. Senior Trainer to develop content of FMML pamphlet and conduct FMML orientation to beneficiaries</li> <li>2. Lay-out artists to produce and print the comic pamphlet for distribution to the beneficiaries</li> </ol> </li> <li>• Trainings for validators and health and safety protocols were done online</li> </ul>	

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	Training of validators and providing tablets and personal protective equipment	USD 7,000.00	USD 6,754.39 USD	<p>Output target was achieved: 100%</p> <ul style="list-style-type: none"> <li>• Procurement and distribution of PPEs to UNDP and LGU validators as well as to beneficiaries who participated in on-site FMML training and KYC data collection.</li> <li>• Also, the Project facilitated payment for post-activity COVID testing of 9 UNDP staff who volunteered during the field work.</li> <li>• Instead of procuring tablets, the Project borrowed tablets from another UNDP project.</li> </ul>	
Proportion of FMML trainees that rated the training as “satisfactory” or “highly satisfactory				Output target achieved: 80%	
Percentage of participating beneficiaries that have opened mobile money accounts	Materials & food & transport for 400 beneficiaries and citizen’s engagement	USD 4,620.00	USD 3,127.69	<p>Output target was achieved: 100%</p> <ul style="list-style-type: none"> <li>• Included procurement of 400 cash cards for distribution to the beneficiaries and meals during onsite validation and FMML trainings.</li> </ul>	
	Cost of trainers (wages + food + transport)	USD 1,526.00	USD 730.78	Output target was achieved: 100%	

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				<ul style="list-style-type: none"> <li>• Included transportation cost for the UNDP staff. Due to lockdown, curfew, and non-availability of public transportation, there was a need to transport UNDP volunteers from their residence to the actual sites.</li> <li>• Due to restrictions in convening crowds for trainings, junior trainers were no longer procured. The trainings were conducted in batches, facilitated by the Senior Trainer. Also, UNDP volunteers facilitated FMML orientations to beneficiaries for the house-to-house approach.</li> </ul>	
<b>Output 2. Digital money transfers received and utilized by beneficiaries<sup>8</sup></b>					
Number of beneficiaries who receive government payments through this project's digitally-enabled procedure	Pasig City funds to be transferred to beneficiaries via UNDP (400 beneficiaries, at 8,000 PHP each)	USD 63,631.01	USD 64,260.01	Output target was achieved: 100%	
	Participation Incentive (400 beneficiaries at 1,000.00 each)	USD 8,003.16 USD	USD 8,003.16	Output target was achieved: 100%	



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<p>Percentage of beneficiaries who report being “satisfied” or “very satisfied” with the options they have for using their mobile money</p>	<p>UNDP oversight of payments and trainings, and ensuring adequacy of grievance redress system – staff time</p>	<p>USD 10,000.00 USD</p>	<p>USD 10,000.00</p>	<p>Output target achieved: 95%</p> <ul style="list-style-type: none"> <li>Given the need to immediately implement the Pilot, the Project no longer hired a dedicated finance staff to oversee payments and a grievance officer to develop and manage a grievance redress system. Instead, the Project, mobilized its current pool of staff from the CO to oversee these tasks.</li> <li>Specifically, a simple grievance tracker was developed and turned-over to the LGU. The Pasig City Government also has an existing hotline contact number to receive inquiries and grievances. This was also utilized for the ADEPT Pilot Project.</li> </ul>	
<p><b>Output 3. Scalable digital finance model demonstrated</b></p>					
<p>Report on ADEPT Project’s evaluation and lessons learned</p>	<p>Independent, third-party study of the project – consultant costs</p>	<p>USD 81,500.00</p>	<p>USD 81,706.00</p>	<p>Output target was achieved: 100%</p> <ul style="list-style-type: none"> <li>Data collection was completed in August 220. Report has been presented</li> </ul>	

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				<p>and finalized with UNDP in September/October 2020.</p> <ul style="list-style-type: none"> <li>• The study intended to rigorously investigate whether nodes in the ToC are occurring as planned, and test assumptions embedded in the ToC.</li> <li>• Identified high priority areas covered the (1) delivery of the FMML training, (2) efficient and transparent disbursements, and (3) beneficiary use of mobile money.</li> <li>• Areas identified as low priority includes (1) the validation process, which was specific to Pasig City and less relevant for scaling up, and (2) beneficiaries' financial management.</li> </ul>	
<b>Output 4. Project Management</b>					
Direct Project Costs of UNDP CO related to DFS	Project Management Staff	USD 34,323.00	USD 32,318.81	Output target was achieved: 100%	
		USD 33,029.00	USD 32,621.59	<ul style="list-style-type: none"> <li>• Given the need to immediately implement the Pilot, the Project mobilized its current pool of staff</li> </ul>	

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		USD 49,382.84	0.00 USD	<p>and volunteers from fixed- term and service contract holders from different teams in the CO.</p> <ul style="list-style-type: none"> <li>• Add interim PM, and project officer and assistant, CTA, larger CO ADEPT Team. Around 20 volunteers from the CO took part in the fieldwork requirement of the project.</li> </ul>	
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### 3. PROJECT PERFORMANCE

In general, the implementation of the ADEPT project has been successful with the target outputs achieved within the project period. With the overwhelming cooperation of the Pasig City LGU and its volunteers target beneficiaries were reached and the Supplemental SAP of the LGU were disbursed through GCash by the first week of Sept. 2020.

#### IMPLEMENTATION ISSUES:

The UNDP project management team, well aware of the ADEPT project being a Covid-19 rapid response initiative, recognized from the onset of planning and during implementation that risks and challenges the implementing team may encounter. As such, countermeasures and actions were decided on through active dialogue with the LGU focal team and appropriate steps taken to immediately address challenges and problems encountered.

Description	Countermeasures/Management Response <i>(What actions have been taken/will be taken to counter this risk)</i>
Only a small proportion of beneficiaries can rapidly open mobile money accounts, due to inadequate ID being available	UNDP worked with MMO(s) and BSP to find a way to use sub-optimal ID (e.g. Barangay Head letter) for opening accounts, which might require an MMO employee to be present at the registration sessions

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PPE cannot be acquired to ensure the safety of trainers, validators and beneficiaries	In case the LGU cannot procure masks and sanitizing liquid/gel, UNDP provided the items.
Beneficiaries refuse to take part as they insist on receiving immediate cash	UNDP ensured that the financial & mobile money literacy training thoroughly addresses the advantages of digital money, and ensured that beneficiaries' concerns were adequately allayed.
That feedback forms from beneficiaries and other stakeholders are not completed, or not shared with project management if not complimentary	Project quality assurance staff (i) attended many of the trainings, and collected the forms themselves, and (ii) in instances when they were not able to collect such forms, they called a sample of the beneficiaries to verify the accuracy of the feedback
Insufficient LGU staff available, with resources and willingness to visit sufficient beneficiary households to get 600 beneficiaries, of the right profile, to attend training and registration	UNDP ensured, from early on, that there was no need to hire any contractors to assist LGU staff in this task.
MMO(s) and LGU not willing or able to ensure rapid training of validators, such that mobile money account applications are adequately completed at the time of registration	UNDP ensured, from early on, that MMO(s) assisted with this training of validators, and that the LGU was supportive of assigning this role to validators.
There is a risk that risk that rights-holders do not have the capacity to claim their rights	Financial literacy training was provided to the beneficiaries. Assistance for beneficiaries including women, LGBTQ and PWDs started with financial and mobile money literacy (FMML) training, which took place immediately before the registration and application for mobile money accounts. This component involved adjusting existing FMML training materials and approaches to ensure effective communication to beneficiaries of key learning outcomes, including the benefits of having formal (and ideally interest-bearing) savings, understanding options for using digital money without having to cash out, understanding how to use a mobile phone to manage financial accounts and other services, and understanding the value of developing a financial footprint for improving personal creditworthiness.

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<p>There is a risk that the project would result in potential increased health risks</p>	<p>Whenever possible, UNDP and Pasig City LGU implementing staff communicated via internet or telephone, to minimize unnecessary physical contact.</p> <p>When necessary, trainings took place in locations such as covered basketball courts, where airflow was uninhibited by walls, and where it was easy to ensure that there was a distance of at least 2 meters between desks. Training group sizes were planned to be of no more than 20 people, i.e. well below the regulatory limit of 50 people.</p> <p>All trainers and validators underwent training on COVID-19 infection prevention measures and were equipped with personal protective equipment (PPE) such as medical masks and perform proper hand hygiene frequently.</p>
<p>Legal or operational issues may arise from undertaking this partnership with mobile money operators.</p>	<p>The authority to open mobile money accounts and to make payments into these accounts on behalf of an NGA or LGU partner were a first, rested in UNDP, corporate-wide. This internal risk to UNDP was managed by the CO, monitored and reported in a lesson learned paper to assess UNDP's experience with mobile money as a means of informing future policy for the organization.</p>

**4. DIM/NGO AUDIT FINDINGS AND SPOT CHECK RECOMMENDATIONS:**

Not Applicable

**5. SOFT ASSISTANCE NOT PROVIDED THROUGH PROJECTS OR PROGRAMMES**

What are the key activities (if any) of soft assistance undertaken by the project?

What are the main constraints in progress towards outcome that require additional soft assistance?

**6. LESSONS LEARNED:**

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- a. The repurposing of DevLive+ tool for data collection has significantly improved the process by reducing time investment as well as margin for error due to automation of naming convention as well as portal upload. However, without direct synchronization with the MMO's data portal, opportunities for data gaps and discrepancies will continue to emerge.
- b. It was revealed that information mismatch tends to result from beneficiaries uploading their own information on the app, most typical for those who have existing but not fully verified accounts. While internal processes served to duplicate integrity checks, it did not only add additional steps and therefore time, but also ultimately did little to mitigate errors from MMO's final validation checks due to the nuances of beneficiary circumstances. Beneficiary follow-up for data verification also proved to be especially time consuming, on top of having to repeat other processes. This underscores the opportunity of the CO to engage on instituting a national ID system to ensure that appropriate mechanisms can be instituted for integrity, adaptability, data empowerment and ownership, especially among the vulnerable.
- c. Capacity for beneficiary validation: LGU capacity to undertake validation of beneficiaries was limited. Use of volunteers and combined with Technology has led to enhanced progress. This however was not sustainable and replicable in other setting. Hence, such significant step in the project process should be well designed and resourced including through collaboration with CSOs.
- d. Existing internal processes would need to be revisited should UNDP wish to position itself as an effective pass-through entity for efficient cash transfers. Apart from convening key project proponents to align and understand how integrity checks can be streamlined, it should also develop a robust capacity and readiness assessment in the area, and explore ways of expanding access to the digital wallet portal in order to tighten feedback loops and have dedicated capacity who can manage the initiative at scale.
- e. While the FMML provided a good start, more needs to be done in developing new and consolidating existing modules. UNDP may provide more in-depth financial and mobile money financial literacy training to a bigger audience which can be broadened to include more financial concepts that can be used to prepare residents for emergencies, sicknesses, education and small business's needs.

## 7. PARTNERSHIP STRATEGIES

The Pasig City government helped UNDP quickly identify a representative sample of around 600 vulnerable members of the population including women, LGBTQ and PWDs that are eligible for the city's supplement social amelioration payments. UNDP helped Pasig ensure that trainings and registration sessions are done in compliance with national and international infection protection and control standards for COVID19, and that participating beneficiaries (with adequate documentation) can have mobile money accounts opened and digital payments made without any further effort or travel on their part, so that payments can be obtained without any additional risk of contagion.

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BSP was supportive of UNDP and Pasig's efforts to increase the use of digital finance for relief payments. BSP is an important repository of materials and best-practice methodologies for financial literacy training, which will be used to optimize this project's approach to knowledge dissemination, and similarly BSP's standards and recommendations will be followed to ensure optimal digital payments, as well as the related accountability and reporting.

A cornerstone of this project was the offering of mobile money accounts and services to beneficiaries and the role that the country's two largest MMOs in offering these products. Their systems were already in place and proven, and their reporting capacities contributed important data to the project's monitoring and evaluation system.

In strengthening LGUs capacity for DFS, ADEPT fostered a partnership with G-Exchange, Inc/Mynt(GCash) who offered some or all of their services via mobile banking. This will likely once again include mobile money operator(s), through which the LGU opened mobile wallets for beneficiaries and make direct digital payments into these accounts. Importantly, these mobile wallets are effectively transactional accounts, allowing beneficiaries to have formal savings that are insured (by PDIC).

A developer was also contracted to develop a web-based platform, DEVLive+ for KYC data collection, which was used during onsite validation. The tool was further enhanced to support the distribution of Supplemental SAP to beneficiaries residing in condominiums by allowing for massive, self-administered submission of KYC enrolment and submission of documentary requirements.

## 8. GENDER AND DEVELOPMENT MAINSTREAMING

### 1. Qualitative description

- |  |
|--|
| <ul style="list-style-type: none"> <li>• Women were very much engaged in the project management process. When the ADEPT project was being conceptualized and developed, the ideas, comments and perspectives of various UNDP management and teams were sought, were represented by women officers and staff.</li> <li>• Collaboration of the ADEPT project with the office of the LCE, LGU Pasig City was generally coordinated and coursed through the executive assistant of the LCE and her team.</li> <li>• Vital and regular communication between LCE LGU Pasig City and UNDP Mgt. on the ADEPT project management were spearheaded by women representatives.</li> </ul> |
| <ul style="list-style-type: none"> <li>• Implementation phase - women volunteers from the LGU Pasig City actively participated in the process.               <ul style="list-style-type: none"> <li>➤ UNDP volunteer staff were led by 2 project focal in the over-all coordination with the office of the LCE</li> <li>➤ Barangay field workers assisted the UNDP Adept team in reaching out to beneficiaries during house to house fieldwork</li> <li>➤ Women volunteers and staff, mobilized by the office of the LCE assisted in the registration of beneficiaries</li> </ul> </li> </ul>  |

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- Staff from departments of the Pasig City LGU participated in the training conducted by the FMML trainor and the DevLive team.

## 2. Disaggregation of data of Beneficiaries/Participants of Activities conducted under the Project

Project Activities	Number of beneficiaries/participants	Gender disaggregation	Remarks (if any)
Orientation of Financial Mobile Money Literacy (FMML)	763 beneficiaries	<ul style="list-style-type: none"> <li>➤ 506 female and 257 male beneficiaries;</li> <li>➤ 227 Senior Citizens</li> <li>➤ 5 PWDs</li> <li>➤ 55 IPs</li> </ul>	
397 registered with GCash and paid their respective supplemental SAP 7 beneficiaries received their SSAP through direct cash pau-out	404 beneficiaries	<ul style="list-style-type: none"> <li>➤ 246 female and 158 male beneficiaries.</li> <li>➤ 82 Senior Citizens</li> <li>➤ 2 PWDs</li> <li>➤ 2 IPs</li> </ul>	

## 3. Classification of Gender responsiveness<sup>1</sup>

<b>Classification of gender-responsiveness: Project Implementation, Management, Monitoring and Evaluation (PIMME)</b> Score is 12.66, therefore B – Gender Sensitive	<b>A:</b> Project is <b>gender-responsive</b> (15.0-20.0)
	<b>B:</b> Project is <b>gender-sensitive</b> (8.0-14.9)
	<b>C:</b> Project has <b>promising</b> GAD prospects (4.0-7.9)
	<b>D:</b> Gender and development (GAD) is <b>invisible</b> in the proposed project (0-3.9)

<sup>1</sup> Scoring based on Box 16 and 17 of the Harmonized Gender and Development Guidelines on Project Development, Implementation, Monitoring and Evaluation, 2<sup>nd</sup> ed ([download here](#))



## 9. REPORTING ON OTHER CROSS-CUTTING ISSUES

Many households and Micro, Small Medium Enterprises (MSMEs ) in the Philippines remain excluded from the formal financial system and are therefore vulnerable to the negative effects of external shocks due to crises or disasters. One important pathway that is likely to be effective, if designed optimally, is to improve financial inclusion and access to formal financial services is through the use of Digital Financial Services (DFS), such as Mobile Money Accounts (MMAs).

The ADEPT Project aimed at enhancing financial sustainability and resilience to external shocks of vulnerable households who were previously unbanked or underbanked. The project supported the rapid piloting of a system aimed to establish a more efficient and cost-effective way for different levels of government to disburse funds to those badly affected by the impact of COVID-19 focusing on the vulnerable communities including women, lesbian, gay, bisexual, transgender, and queer (LGBTQ) and Persons with Disabilities (PWDs). The most marginalized, vulnerable and at-risk people and citizen groups would benefit from inclusive and quality services and live in a supportive environment wherein their nutrition, food security, and health are ensured/protected.

The Pasig City government assisted UNDP in identifying a representative sample of around 600 vulnerable members of the population including women, LGBTQ and PWDs that are eligible for the city's supplement social amelioration payments. UNDP ensured that trainings and registration sessions are done in compliance with national and international infection protection and control standards for COVID19.

## 10. KNOWLEDGE PRODUCTS:

IEC/Knowledge Product Produced in 2020	Type	Date Published/ Produced	Target audience	Link (if available)
Financial Mobile Money Literacy Pamphlet	Pamphlet	June 2020	Beneficiaries	<a href="https://www.facebook.com/pg/undp.ph/photos/?tab=album&amp;album_id=3211333705588582&amp;xts%5B0%5D=68.ARB6Ts9ikC-sa5kWpbiMC9UNZs60a0993BPazfr1nlgM9VOUdbe2o9phr7TI06lipxyleJlSvLabNmgey18CoHjDxeRg5qZkOprBWIE-lDz4KYsj9AD DFjuGCXKc3YhATeLONqLis0oVdSD6BEI hpcvdcz2L7suLK7ziWFM71GYEF1I6UQX4vBK1Wt9wcFBX19CVnhmHS3jcVtuZo7TqRO7Bq8k3UxcHI1qCiKnROrSRpzqczTDVEnrDN2eJzG2WluttA0Xk1U19zMjC-QE ZyKxO0mfWmV2aZaqrblw5XEW4ztkdKjmgVa1Y1KSxSP9vFeYWuEso6AJmEwF">https://www.facebook.com/pg/undp.ph/photos/?tab=album&amp;album_id=3211333705588582&amp;xts%5B0%5D=68.ARB6Ts9ikC-sa5kWpbiMC9UNZs60a0993BPazfr1nlgM9VOUdbe2o9phr7TI06lipxyleJlSvLabNmgey18CoHjDxeRg5qZkOprBWIE-lDz4KYsj9AD DFjuGCXKc3YhATeLONqLis0oVdSD6BEI hpcvdcz2L7suLK7ziWFM71GYEF1I6UQX4vBK1Wt9wcFBX19CVnhmHS3jcVtuZo7TqRO7Bq8k3UxcHI1qCiKnROrSRpzqczTDVEnrDN2eJzG2WluttA0Xk1U19zMjC-QE ZyKxO0mfWmV2aZaqrblw5XEW4ztkdKjmgVa1Y1KSxSP9vFeYWuEso6AJmEwF</a>

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				<a href="https://www.facebook.com/watch/?v=1671643283012071">guSW0Jda_QfvVgZ10jpC3nXVdZz2yu196uKer35i3B0mx4_rw_MLWT5kS7BKHONXQzsX46o9BWU_MWcUF366HL6KgaA_COzpi6xOJ41EPOeSO4fcvioeoS9Xv_n0oNhGjEr8mpdS7IP2Qi_wP_x3EdxboqeGrkq2DJ04hfE5Y3dez_2TbFAJTdeGXn2W0ml3XX5Gj0jN-kXP34NXKK7PpsQ&amp;_tn=-UC-R</a>
Project Video	Video	August 2020	General Public	<a href="https://www.facebook.com/watch/?v=1671643283012071">https://www.facebook.com/watch/?v=1671643283012071</a>
Op Ed	Op Ed	20 May 2020	General Public	<a href="https://philippines.un.org/en/46567-case-going-cashless">https://philippines.un.org/en/46567-case-going-cashless</a>

Was the project cited/quoted/featured in media reports/articles? <i>If yes, please provide link to article/video.</i>	<a href="https://web.facebook.com/watch/?v=913001189163342">https://web.facebook.com/watch/?v=913001189163342</a>
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**11. SUSTAINABILITY OF RESULTS AND EXIT STRATEGY:****Capacity Building**

The ADEPT project provided capacity development training activities to LGU Pasig City staff and volunteers on the full access, use and maintenance of the mobile data collection tool, DevLIVE+ application, <https://webform.pasigssap.com/x/Vjmqc1hD>. The training activity covered the process flow, server and database administration, security and maintenance, mobile data collection, data visualization app navigation, management of the Digital Ocean account.

During the training, it was emphasized that the LGU should observe strict measures in securing the system as their database contains sensitive personal information particularly identification documents and images of respondents. The training team prepared for a session on securing the network by IP whitelisting, a feature of the system for limiting and controlling access only to authorized users. Recommendation to the Pasig City LGU included identification of access to authorized users and development of their security policies on the use and the management of the system, generating their own Access Control List. Responsibility of securing the server was fully entrusted to the LGU after the turn-over.


The sessions on mobile data collection, Qlik Sense registration and navigation are received well by the participants. They were able to navigate the applications without so major issues. The participants were taught access and update data in the dashboard. Some customization and specification features were raised. It was recommended to the LGU to identify full list and description of what they need to generate from dashboard as beneficiary profiles required were not fully identified/provided during the development phase of the application.


## Mobile Money Wallet Account

To immediately provide the Digital Financial Service (DFS) and mobile money accounts and services component of the project to the LGU, UNDP opened the its own account with G-Exchange Inc./Mynt for the registration and the disbursement of Supplemental SAP through the GCash platform. When the transfer of the LGU's financial assistance to the targeted beneficiaries were completed in September 2020, UNDP facilitated the possible turn-over of the account to the LGU.

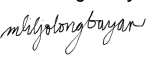
However, transfer or turn-over of mobile money wallet from one account to another, i.e. UNDP to Pasig City LGU, is not possible. UNDP closed its mobile money wallet account and recommended to Pasig City LGU to open its own account should they intend to continue their disbursement of their financial assistance through GCash.

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*[Note: Since reporting should as much as possible be electronic for efficiency, signature is not required. The Report can be submitted by the Project Manager or the designated representative of the NPD via email]*